

What is claimed is:

1. An electronic commerce system including a network, electronic note generation means connected to said network, contract means connected to said network, and one or more electronic note using means,

at least one of said electronic note using means including electronic note request means for receiving authorization information representing a generation request for an electronic note or an electronic representation of money and presenting said authorization information to said electronic note generation means via said network to request generation of an electronic note of a predetermined amount,

said electronic note generation means including means for accepting presentation of said authorization information and a request for generation of said electronic note from said electronic note using means, determining if said authorization information represents a generation request for said electronic note of an amount equal to or greater than said predetermined amount, and, when determining that such representation is true, generating and supplying said electronic note of said predetermined amount to said electronic note using means,

at least one of said electronic note using means  
25 including contract applying means for receiving and saving  
said electronic note of said predetermined amount,  
presenting said electronic note to said contract means to

apply for closing of a contract for supply of a commodity, said contract means including contract accepting means for detecting presenting of said electronic note and an application for closing of said contract from said electronic note using means and receiving an electronic note which belongs to said presented electronic note and has an amount equivalent to a price of said commodity.

5 2. The electronic commerce system according to claim 1, wherein said contract means includes:

10 means for calculating an excess amount which is a total amount of said electronic note received from said electronic note using means that exceeds said price of said commodity; and

15 means for supplying information indicative of said excess amount and said electronic note of an amount exceeding said excess amount to said electronic note generation means;

20 said electronic note generation means includes means for invalidating said electronic note of an amount exceeding said excess amount, generating a first electronic note of an amount substantially equal to said excess amount and a second electronic note of an amount substantially equal to a difference between said amount of said invalidated electronic note and said excess amount, and 25 supplying said first electronic note and said second electronic note to said contract means; and

25 said contract means further includes means for

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receiving said first and second electronic notes and  
supplying said second electronic note to said electronic  
note using means.

3. The electronic commerce system according to claim 1,  
5 wherein said contract means includes:

means for calculating an excess amount which is a  
total amount of said electronic note received from said  
electronic note using means that exceeds said price of said  
commodity; and

10 means for determining if said contract means has  
itself already retained said electronic note whose total  
amount is equivalent to said excess amount, and, when  
determining that such an electronic note is held, supplying  
said second electronic note whose total is equivalent to  
15 said excess amount to said electronic note using means.

4. The electronic commerce system according to claim 1,  
wherein said electronic note using means has means for  
supplying said electronic note together with separation  
information representing a plurality of amounts whose total  
20 is substantially equal to the amount of said electronic  
note, to said electronic note generation means; and

at least one of said electronic note generation means  
and said contract means has means for invalidating said  
electronic note supplied together with said separation  
information, and generating and supplying a plurality of  
25 electronic notes having amounts indicated by said  
separation information to said electronic note using means.

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5. The electronic commerce system according to claim 1, wherein said electronic note generation means determines if said authorization information received from said electronic note using means represents a generation request for said electronic note whose amount exceeds said predetermined amount, and, after determining that said amount of said electronic note is greater than said predetermined amount, handles said authorization information as representing a generation request for an electronic note of an amount which is said predetermined amount subtracted from an amount represented before determination.

6. The electronic commerce system according to claim 1,  
wherein said contract means includes means for supplying  
15 said commodity to said electronic note using means.

7. The electronic commerce system according to claim 1,  
wherein at least one of said electronic note using means,  
said contract means and said electronic note generation  
means has means for appending additional information to  
said electronic note; and

at least one of said electronic note using means, said contract means and said electronic note generation means has means for acquiring said additional information appended to said electronic note.

25        8. The electronic commerce system according to claim 7,  
wherein said contract means includes means for acquiring  
said additional information appended to said electronic

note and determining whether or not to receive said electronic note based on said additional information.

9. The electronic commerce system according to claim 1, wherein said electronic note generation means includes means for appending date information indicating a date on which said electronic note has been generated, to said electronic note;

said electronic note using means includes means for appending date information indicating a date on which said electronic note has been transferred, to said electronic note; and

said contract means includes means for determining whether or not to receive said electronic note based on said date information appended to said electronic note.

10. The electronic commerce system according to claim 1, wherein said electronic note using means includes means for appending corroboration information indicating said electronic note having been transferred, to said electronic note; and

said contract means includes means for determining whether or not to receive said electronic note based on said corroboration information appended to said electronic note.

11. The electronic commerce system according to claim 10, wherein said corroboration information includes transferor information for specifying a transferor of said electronic note and transferee information for specifying a

transferee of said electronic note, said transferor information including signature information corroborating that said transferor information has been prepared by said transferor.

5        12. The electronic commerce system according to claim 1, wherein at least one of said electronic note using means has transfer means for transferring said electronic note it stores itself to a recording medium readable by a computer; and

10        at least one of said electronic note using means has transferee means for acquiring said electronic note transferred to said recording medium.

13. The electronic commerce system according to claim 12, wherein each of said electronic note using means has 15 means for encrypting said electronic note with an encryption key specific to each electronic note using means;

20        said electronic note using means having said transfer means has means for supplying first transfer data indicative of said electronic note to be transferred to said recording medium, to said electronic note generation means;

25        said electronic note using means having said transferee means has means for supplying second transfer data indicative of said electronic note acquired from said recording medium, to said electronic note generation means; and

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5        said electronic note generation means has means for determining if said first and second transfer data represent substantially the same electronic note, and, when determining that such representation is true, generating and supplying an electronic note of an amount substantially equal to the amount of said electronic note indicated by said second transfer data, to said electronic note using means to which said second transfer data has been supplied.

10      14. The electronic commerce system according to claim 1, wherein said electronic note generation means includes means for transferring said generation request form data representing a form to fill in predetermined items including said authorization information and said predetermined amount, to said electronic note using means; and

15      said electronic note request means includes: means for displaying said form represented by said generation request form data on a display screen;

20      means for acquiring said authorization information and filling said predetermined items in said form displayed on said display screen; and

25      means for transmitting said predetermined items filled in said form to said electronic note generation means to thereby request generation of said electronic note.

15. The electronic commerce system according to claim 14, further comprising a server connected to said electronic note request means; and wherein

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a specific resource locator is affixed to said generation request form data;

    said electronic note request means has means for transmitting said resource locator to said server; and

5        said server has means for acquiring said generation request form data affixed with said resource locator, received from said electronic note request means, from said electronic note generation means and transmitting said generation request form data to said electronic note

10      request means.

16. The electronic commerce system according to claim 15, wherein said server has said electronic note generation means.

17. The electronic commerce system according to claim 1, wherein said contract means includes means for transferring application form data representing an application form to fill in application items including said electronic note, to said electronic note using means; and

20      said contract applying means includes:

    means for displaying said application form represented by said application form data on a display screen;

    means for acquiring said electronic note and filling said application items in said application form displayed on said display screen; and

25      means for transmitting said application items filled in said application form, to said electronic note

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generation means to thereby apply closing of a contract for supply of a commodity.

18. The electronic commerce system according to claim 17, further comprising a server connected to said contract applying means; and wherein

a specific resource locator is affixed to said application form data;

said contract applying means has means for  
transmitting said resource locator to said server; and

10 said server has means for acquiring said application  
form data affixed with said resource locator, received from  
said contract applying means, from said contract means and  
transmitting said application form data to said contract  
applying means.

15 19. The electronic commerce system according to claim  
18, wherein said server has said contract means.

20. The electronic commerce system according to claim  
1, wherein said contract means includes means for informing  
said electronic note generation means of information  
20 indicating said electronic note presented by said  
electronic note using means; and

said electronic note generation means includes:

means for storing a list of information showing said generated electronic note; and

25 means for determining if said list contains said  
information indicating of said electronic note informed by  
said contract means and informing said contract means of a

determination result.

21. An electronic commerce system comprising an electronic note generation section, a commodity providing section and an electronic note storage section connected to 5 one another,

said electronic note storage section sending an identification code requesting generation of an electronic note comprised of information representing an amount equal to or smaller than a predetermined credit limit, to said 10 electronic note generation section to request said electronic note generation section to generate said electronic note representing said amount,

said electronic note generation section determining whether or not to generate said electronic note 15 representing said amount based on said identification code received, and generating and supplying said electronic note representing said amount to said electronic note storage section when determining to generate said electronic note,

said electronic note storage section further receiving 20 and saving said electronic note representing said amount, reporting an application for supply of a commodity to said commodity providing section and sending information on said saved electronic note to said commodity providing section,

said commodity providing section determining whether 25 or not to accept said application based on said reported application and an amount represented by said electronic note, and, when determining to accept said application,

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5 sending an acknowledgement of acceptance to said  
electronic note storage section and receiving said  
electronic note representing an amount equivalent to a  
corresponding value of said commodity from said electronic  
note storage section.

10 22. An electronic commerce system comprising an  
information generation section, a commodity providing  
section, an information storage section and a network  
connected to one another,

15 10 said information storage section sending an  
identification code requesting generation of an electronic  
note comprised of information representing an amount equal  
to or smaller than a predetermined credit limit, and an  
application for supply of a commodity to said commodity  
providing section,

20 15 said commodity providing section receiving said  
application and said identification code and sending said  
received identification code to said information generation  
section to request said information generation section to  
generate said information representing an amount equivalent  
to a corresponding value of said commodity,

25 20 said information generation section determining  
whether or not to generate said information representing  
said amount equivalent to said corresponding value based on  
said received identification code, and generating and  
supplying said information representing said amount  
equivalent to said corresponding value to said commodity

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providing section when determining to generate said electronic note,

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said commodity providing section receiving said information representing said amount equivalent to said corresponding value, determining whether or not to accept said application based on said received application and said information representing said amount equivalent to said corresponding value, and, when determining to accept said application, sending an acknowledgement of acceptance to said information storage section.

23. The electronic commerce system according to claim 22, wherein said information generation section has means for storing an amount obtained by subtracting said amount equivalent to said corresponding value from said credit limit indicated by said identification code as a new credit limit, when determining to generate said information representing said amount equivalent to said corresponding value.

24. An electronic commerce system comprising an electronic note generation section, a plurality of electronic notes exchange sections and a network, the former two connected to one another via said network, each of said electronic note exchange sections sending an identification code requesting generation of an electronic note comprised of information representing a predetermined amount, to said electronic note generation section to request said electronic note generation section

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to generate said electronic note representing said amount,

said electronic note generation section determining whether or not to generate said electronic note representing said amount based on said identification code received, and generating and supplying said electronic note representing said amount to said electronic note storage section that has sent said identification code, when determining to generate said electronic note,

each of said electronic note exchange sections further  
10 receiving and saving said electronic note representing said  
amount from said electronic note generation section,  
sending information on said saved electronic note to the  
other electronic note exchange sections, receiving  
information indicative of said electronic note from the  
15 other electronic note exchange sections, determining  
whether or not to accept said electronic note based on said  
received information indicative of said electronic note,  
and, when determining to receive said electronic note,  
receiving said electronic note.

20 25. A recording medium having stored a program for  
allowing a computer, connected via a network to electronic  
note request means for presenting authorization information  
representing a generation request for an electronic note or  
an electronic representation of money to request generation  
of an electronic note of a predetermined amount, to  
function as electronic note generation means for accepting  
presentation of said authorization information and a

request for generation of said electronic note, determining if said presented authorization information represents a generation request for an electronic note of an amount equal to or greater than said predetermined amount, and, when determining such representation is true, generating and supplying said electronic note of said predetermined amount to the sender of said authorization information.

26. A recording medium having stored a program for allowing a computer, connected via a network to contract applying means for presenting an electronic note or an electronic representation of money to apply for closing of a contract for supply of a commodity, to function as contract accepting means for detecting presentation of said electronic note and an application for closing of said contract from said contract applying means, and receiving an electronic note which belongs to said presented electronic note and has an amount equivalent to a price of said commodity.

27. A recording medium having stored a program for allowing a computer, connected via a network to electronic note generation means for accepting presentation of authorization information representing a generation request for an electronic note or an electronic representation of money and a request for generation of said electronic note, determining if said authorization information represents a generation request for an electronic note of an amount

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equal to or greater than a predetermined amount, and, when determining such representation is true, generating and supplying said electronic note of said predetermined amount to the sender of said authorization information, and

5 contract accepting means for detecting presentation of said  
electronic note and an application for closing of a  
contract for supply of a commodity and receiving an  
electronic note which belongs to said presented electronic  
note and has an amount equivalent to a price of said  
0 commodity, to function as

electronic note request means for receiving said authorization information and presenting said authorization information to said electronic note generation means to request generation of said electronic note of said predetermined amount, and

contract applying means for receiving and saving said electronic note from said electronic note generation means and presenting said electronic note to said contract accepting means to apply for said contract.

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